

Certificate Number: 14912-PAW-DE-033522920

Bankruptcy Case Number: 19-10874



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 8, 2019, at 11:03 o'clock AM EDT, Torrey Young completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 8, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor